EXHIBIT

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JUN 11 '07 13:28 FR THE REICH AGENCY 1 248 203 9809 TO 16146776189

P.05/06

NATIONWIDE LIFE INSURANCE COMPANY APPLICATION FOR DESIGNATION OF OWNER AND/OR CONTINGENT OWNER

I, the present owner of the shows another a !!	Insured: GAR	
hereby designate as the Owner and/or Contingent the following:		H LUPICAGE nation of Owner and/or Contingent Owner, and his date in accordance with the policy protection.
If more than one owner, ownership will be vest contingent owner(s), if any, jointly or in the sur- owner.		
NEW OWNER: Social Security or Taxpayer Ider	Atiffaction N	TO COLUMN OF THE EAST SELECT
FULL NAME		
- William Kone	DATE OF BIRTH	RELATIONSHIP TO INSURED
		- Business Rowsely
		ON FILE
ADDRESS		
NEW CONTINGENT OWNER: Social Security	or Taxpayer Identification Number	
FULL NAME	DATE OF BIRTH	RELATIONSHIP TO INSURED
ADDRESS	•	
Premium Notices Shall be sent to the new owner for		
desirent and the state of the s		
POLICY MODIFICATION: Any provision of the police effect a change of Ownership is hereby waived by the Compaphication, subject to any payment made or action taken by Linder the Interest and Dividend Compliance Act of 1983, that their taxpayer identification number is correct. (For certification of this number, they may be subject to a \$50 pt 10% or such rate as required by law from interest and other low withholding on interest and dividends that was repeated that their taxpayer identification of the amount of the tax within box [1] if the Internal Revenue Service has notified you pollecation serves as certification under penalties of perjury.	of the premium shall be reduced and unearly stipulating that the policy shall be returned by stipulating that the policy shall be returned by the Compuny before this application has persons owning insurance policies are remost individuals, this is their Social Sciences in payments we make to you. This is called in 1983.) It is not an additional tax, a text. If withholding results in an overpay to that the taxpayer identification number of that the taxpayer identification number of	med to the Company for endorsement in order to such change shall take effect as of the date of this been agreed to by the Company. equired to provide the Company with certification currily Number.) If they do not provide us with cervice. In addition, we will be forced to withhold at backup withholding (and is not the same as the ince the tax liability of persons subject to backup ment of taxes, a refund may be obtained.
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P. 86/86

NATIONWIDE LIFE INSURANCE COMPANY APPLICATION FOR DESIGNATION OF OWNER AND/OR CONTINGENT OWNER

The following instructions have been enclosed to assist you with the completion of the attached APPLICATION FOR DESIGNATION OF OWNER AND/OR CONTINGENT OWNER. Please read these instructions carefully before completing the application.

- Use this form to request a change of policy ownership. If the desired change of ownership is complex, or if you have any questions, please contact Nationwide Life Insurance Company at the Home Office.
- This application revokes ALL previous ownership. Therefore, even if the present owner or contingent owner is to remain the same, such owner must be repained on this form.
- 3. Print the FULL name(s) and address(es) of the new owner(s). Be certain to provide the new date of birth, social security (or tax 1D) number, relationship to the insured and the complete address. THE REQUESTED CHANGE OF OWNERSHIP WILL NOT BE PROCESSED IF ANY OF THE INFORMATION IS OMITTED.
- SIGNATURES REQUIRED: (1) The present owner(s) and all irrevocable beneficiaries, if any, and (2) the proposed new owner(s). Signatures MUST be in ink. At the discretion of the Home Office, a witness may be required.
- 5. The new owner will receive the premium notices unless the payor information is completed.
- 6. If joint ownership is listed, all notices will be mailed to one address listed on the reverse side. For tax reporting purposes, only one social security number can be used. Please indicate which social security number is to be used. The signatures of all joint owners will be required for any policy changes requiring an application. If any of the joint owners is a minor, the minor's legal representative will be required to authorize changes for him/her.
- 7. If naming a trust as owner, provide the name of the trustee(s), the name of the trust, and the date the trust was executed on this form. A copy of evidence of the existence of the trust must be provided. Please provide us with a copy of the page or pages of the trust showing the name and date of the trust, the names of trustor and trustee(s), and a copy of the signature page of the trust.
- 8. If naming a corporation as the new owner, we will need the full name and address of the corporation. We require the signatures of the present policy owner and an authorized officer (with current job title), other than the insured, to sign as the new owner on behalf of the corporation. For variable life insurance products, we require a certified copy of the corporate resolution providing such authority, to be submitted with the Application for Designation of Owner form. If a corporation is named as new owner and the insured is the sole officer, then we will require a completed "Sole Corporate Officer Certification." This form, which can be obtained from Nationwide Life Insurance Company at the Home Office, must be notarized and submitted with the Application for Designation of Owner form.
- Complete and send to Nationwide Life Insurance Company, PO Box 182835, Columbus, Obio 43218-2835.

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